

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Amy Mercuri
 Debtor

Case No. 19-12400-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

db +Amy Mercuri, 10 Landis Court, Falling Waters, WV 25419-1530
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14315553 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 14307507 +Andrew Bell, 1285 Stark Rd, Bethlehem, PA 18017-1049
 14307508 +Arcadia, 645 Penn St, Reading, PA 19601-3543
 14325782 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 14307516 PA Department of Revenue, Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
 14310101 +Quicken Loans Inc., c/o Rebecca A. Solarz, Esquire, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14337129 +Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHOLBER.COM Jul 18 2020 09:03:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jul 18 2020 05:20:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14337515 EDI: BECKLEE.COM Jul 18 2020 09:03:00 American Express Travel Related Services Company,,
 Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14307510 E-mail/Text: bankruptcy@bbandt.com Jul 18 2020 05:20:01 Branch Banking & Trust Co.,
 Po Box 1847, 100-50-01-51, Wilson, NC 27894
 14307509 +EDI: TSYS2.COM Jul 18 2020 09:03:00 Barclays Bank Delaware, P.o. Box 8803,
 Wilmington, DE 19899-8803
 14316931 EDI: DISCOVER.COM Jul 18 2020 09:03:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14307512 +EDI: DISCOVER.COM Jul 18 2020 09:03:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14307513 +EDI: PHINAMERI.COM Jul 18 2020 09:03:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14307514 EDI: IRS.COM Jul 18 2020 09:03:00 Internal Revenue Service, Insolvency Section,
 PO Box 21126, Philadelphia, PA 19114
 14307511 EDI: JPMORGANCHASE Jul 18 2020 09:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850
 14307515 +E-mail/Text: bnc@nordstrom.com Jul 18 2020 05:19:58 Nordstrom/td Bank Usa,
 13531 E Caley Ave, Englewood, CO 80111-6504
 14346408 EDI: PRA.COM Jul 18 2020 09:03:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14307517 EDI: RMSC.COM Jul 18 2020 09:03:00 Pay Pal/Bill Me Later, PO Box 105658,
 Atlanta, GA 30348-5658
 14309679 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2020 05:20:31
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14307518 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 18 2020 05:20:44 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14334484 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 18 2020 05:20:44 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: JEGilmore
Form ID: 318

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2020 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Amy Mercuri CourtNotices@rqplaw.com
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Amy Mercuri</u>	Social Security number or ITIN	xxx-xx-6734
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12400-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amy Mercuri
fka Amy Dimuzio

7/17/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.